

United States Bankruptcy Court
Eastern District of Virginia

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Debtors

Case No. 09-14659

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	550,000.00		
B - Personal Property	Yes	4	18,800.77		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		693,847.06	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		147,037.79	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		462,468.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	6			
I - Current Income of Individual Debtor(s)	Yes	1			2,666.67
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,220.12
Total Number of Sheets of ALL Schedules		34			
Total Assets			568,800.77		
Total Liabilities				1,303,353.16	

United States Bankruptcy Court
Eastern District of Virginia

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Debtors

Case No. 09-14659

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

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Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170	Tenants by the Entirety	J	550,000.00	693,847.06

0 continuation sheets attached to the Schedule of Real Property

Sub-Total > 550,000.00 (Total of this page)

Total > 550,000.00

(Report also on Summary of Schedules)

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Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	W	106.00
		Cash	H	120.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chevy Chase - checking (xxx3867)	W	1,293.00
		Bank of America - checking (xxx5435)	J	161.00
		Bank of America - money market (xxx3585)	H	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous furnishing, including: dining room table & chairs, cabinet, credenza, chair, family room tv, stereo equipment, couch, chair, tv stand, side tables, lamps, beds, bed frames, night stands, lamps, bedroom tv & vcr, kitchen utensils, linens, small kitchen appliances, flatware, cookware, etc.	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Native American drum, video/audio collection, books	J	250.00
6. Wearing apparel.		Miscellaneous women's clothing, including: heels, socks, shoes, dress attire, winter coats, raincoats, skirts, shorts, pants, blouses, hats, sweaters, shirts, etc.	W	200.00
		Miscellaneous men's clothing, including: socks, shoes, boots, pants, shorts, undergarments, shirts, sweatshirts, coats, belts, winter coats, etc.	H	200.00
7. Furs and jewelry.		Engagement ring	W	1,000.00
		Wedding band	H	50.00
Sub-Total > (Total of this page)				5,905.00

3 continuation sheets attached to the Schedule of Personal Property

In re Phillip Crawford Conniff,
Elizabeth Ellen ConniffCase No. 09-14659

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Ring, diamond earrings, gold bracelet	W	500.00
		Watch, cuff links, bracelet, belt buckle	H	250.00
8. Firearms and sports, photographic, and other hobby equipment.		Bicycle & equipment, 9 mm pistol, 30-6 rifle	H	900.00
		Kayaks & equipment, fitness equipment	J	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		NY Life	H	945.77
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership interest in Creative Energy Corporation of Virginia, now defunct	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Unpaid loans to Creative Energy Corporation of Virginia, now defunct	H	Unknown
		Unknown potential future federal and state tax refunds	J	Unknown

Sub-Total > 3,095.77
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

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Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevrolet Tahoe - 68k miles	J	8,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office desk, computer, printer/fax, office chair	J	1,000.00
29. Machinery, fixtures, equipment, and supplies used in business.		Home improvement and construction tools	H	250.00
30. Inventory.	X			
31. Animals.	X			

Sub-Total > 9,750.00
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re Phillip Crawford Conniff,
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Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Clothes out on assignment	J	50.00

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash	VA Code §§ 34-4, -13 & -14	106.00	106.00
Cash	VA Code §§ 34-4, -13 & -14	120.00	120.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Chevy Chase - checking (xxx3867)	VA Code §§ 34-4, -13 & -14	1,293.00	1,293.00
Bank of America - checking (xxx5435)	VA Code §§ 34-4, -13 & -14	161.00	161.00
Bank of America - money market (xxx3585)	VA Code §§ 34-4, -13 & -14	25.00	25.00
<u>Household Goods and Furnishings</u>			
Miscellaneous furnishing, including: dining room table & chairs, cabinet, credenza, chair, family room tv, stereo equipment, couch, chair, tv stand, side tables, lamps, beds, bed frames, night stands, lamps, bedroom tv & vcr, kitchen utensils, linens, small kitchen appliances, flatware, cookware, etc.	Va. Code Ann. § 34-26(4a)	2,500.00	2,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Native American drum, video/audio collection, books	VA Code § 34-26(4a); VA Code §§ 34-4, -13 & -14	250.00	250.00
<u>Wearing Apparel</u>			
Miscellaneous women's clothing, including: heels, socks, shoes, dress attire, winter coats, raincoats, skirts, shorts, pants, blouses, hats, sweaters, shirts, etc.	Va. Code Ann. § 34-26(4)	200.00	200.00
Miscellaneous men's clothing, including: socks, shoes, boots, pants, shorts, undergarments, shirts, sweatshirts, coats, belts, winter coats, etc.	Va. Code Ann. § 34-26(4)	200.00	200.00
<u>Furs and Jewelry</u>			
Engagement ring	Va. Code Ann. § 34-26(1a)	1,000.00	1,000.00
Wedding band	Va. Code Ann. § 34-26(1a)	50.00	50.00
Ring, diamond earrings, gold bracelet	VA Code § 34-26(4a); VA Code §§ 34-4, -13 & -14	500.00	500.00
Watch, cuff links, bracelet, belt buckle	VA Code § 34-26(4a); VA Code §§ 34-4, -13 & -14	250.00	250.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Bicycle & equipment, 9 mm pistol, 30-6 rifle	VA Code § 34-26(4a); VA Code §§ 34-4, -13 & -14	900.00	900.00
Kayaks & equipment, fitness equipment	VA Code § 34-26(4a); VA Code §§ 34-4, -13 & -14	500.00	500.00

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Interests in Insurance Policies</u>			
NY Life	VA Code §§ 34-4, -13 & -14	945.77	945.77
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
Unpaid loans to Creative Energy Corporation of Virginia, now defunct	VA Code §§ 34-4, -13 & -14	1.00	Unknown
Unknown potential future federal and state tax refunds	VA Code §§ 34-4, -13 & -14	1.00	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2003 Chevrolet Tahoe - 68k miles	VA Code §§ 34-4, -13 & -14 Va. Code Ann. § 34-26(8)	4,500.00 4,000.00	8,500.00
<u>Office Equipment, Furnishings and Supplies</u>			
Office desk, computer, printer/fax, office chair	VA Code § 34-26(4a); VA Code §§ 34-4, -13 & -14	1,000.00	1,000.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Home improvement and construction tools	VA Code § 34-26(7); VA Code §§ 34-4, -13 & -14	250.00	250.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Clothes out on assignment	VA Code §§ 34-4, -13 & -14	50.00	50.00

In re **Phillip Crawford Conniff,
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.							
Colvin Hunt HOA PO Box 1548 Herndon, VA 20172	J	Statutory lien Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170				266.80	266.80
Value \$		550,000.00					
Account No. xxx-xxxx-xxxx-xx4400		2nd priority D/T (HELOC) (for business)					
Suntrust Bank P.O. Box 791274 Baltimore, MD 21279-1274	J	Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170				122,580.26	122,580.26
Value \$		550,000.00					
Account No. xxxxxx6299		1st priority D/T (part used for business)					
Suntrust Mortgage P.O. Box 79041 Baltimore, MD 21279-0041	J	Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170				571,000.00	21,000.00
Value \$		550,000.00					
Account No.							
Value \$							
Subtotal (Total of this page)						693,847.06	143,847.06
Total (Report on Summary of Schedules)						693,847.06	143,847.06

0 continuation sheets attached

In re Phillip Crawford Conniff,
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☒ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT ENTITLED TO PRIORITY
Account No.							
Andrew Mueller 4623 Charlton Ave. Woodbridge, VA 22193	X	H			X	1,887.34	0.00
		Claim against Creative Energy Corporation of VA, listed for information only					1,887.34
Account No.							
Craig Burnett 7627 Fullerton Rd. Suite A2 Springfield, VA 22153	X	J			X	8,000.00	0.00
		Wages, salaries, and commissions claim against Creative Energy Corporation of VA, listed for information only					8,000.00
Account No.							
E. Phillip Gentry 4319 Marigold Ct. Woodbridge, VA 22192	X	H			X	36,490.12	25,540.12
		Claim against Creative Energy Corporation of VA, listed for information only					10,950.00
Account No.							
Account No.							
Subtotal						46,377.46	25,540.12
(Total of this page)							20,837.34

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

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Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				Payroll tax claim against Creative Energy Corporation of VA, personally guaranteed					
Commonwealth of Virginia Dept. of Taxation Legal Unit, P.O. Box 2156 Richmond, VA 23218	X	H			X			10,591.88	0.00
									10,591.88
Account No.				Claim against Creative Energy Corporation of VA, listed for information only					
County of Fairfax Dept. of Tax Administration P.O. Box 10203 Fairfax, VA 22035-0203	X	H					X	2,388.18	0.00
									2,388.18
Account No.				941 payroll tax claim against Creative Energy Corporation of VA, personally guaranteed					
Internal Revenue Service 400 N. 8th Street, Box 76 Stop Room 898 Richmond, VA 23219	X	H			X			87,680.27	0.00
									87,680.27
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								100,660.33	100,660.33
Total									25,540.12
(Report on Summary of Schedules)								147,037.79	121,497.67

Sheet 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **Phillip Crawford Conniff,
Elizabeth Ellen Conniff**

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2043 AAA Financial Services P.O. Box 15726 Wilmington, DE 19886-5726		H	Visa credit card				17,577.13
Account No. xxxxxxxxxx6955 ADT Security Services P.O. Box 371967 Pittsburgh, PA 15250-7967	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	189.30
Account No. Alan I. Rubin 9505 Reisterstown Rd. Owings Mills, MD 21117	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	7,718.75
Account No. Alan I. Rubin 9505 Reisterstown Rd. Owings Mills, MD 21117		J	Personal services				2,000.00
Subtotal (Total of this page)							27,485.18

12 continuation sheets attached

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. x5875	X	H	Claim against Creative Energy Corporation of VA, personally guaranteed	X			12,365.18	
Allied Building Supply P.O. Box 277525 Atlanta, GA 30384-7525								
Account No.		J	Collection for AOL service fees				51.80	
Allied Interstate P.O. Box 361317 Columbus, OH 43236								
Account No. xxx-RC1490	X	H	Claim against Creative Energy Corporation of VA, personally guaranteed	X			29,014.25	
Alside Supply 8397 Terminal Rd. Lorton, VA 22079								
Account No. xxxx-xxxx-xxxx-9379		H	Visa credit card				3,912.70	
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726								
Account No. xxxx-xxxx-xxxx-1801		H	Credit card purchases				3,912.70	
Bank of America PO Box 15726 Wilmington, DE 19886-5726								
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	49,256.63

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx7707 Bradco Supply 13 Production Way P.O. Box 67 Avenel, NJ 07001-0067	X	H	Claim against Creative Energy Corporation of VA, personally guaranteed	X			6,647.48
Account No. xxxx-xxxx-xxxx-0625 Capital One Bank, N.A. P.O. Box 71083 Charlotte, NC 28272-1083		H	Visa credit card				4,567.82
Account No. xxx1357 Cavalier Business P.O. Box 9001111 Louisville, KY 40290-1111	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	633.79
Account No. xxxx-xxxx-xxxx-1554 Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153		H	MasterCard credit card				15,865.91
Account No. xxxx xxxx xxxx 1554 Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153		W	MasterCard credit card				17,851.32
Sheet no. <u>2</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							45,566.32

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-7395		Visa credit card				19,401.66
Chevy Chase Bank Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153	H					
Account No.		Cable services contract				245.00
Comcast P.O. Box 3005 Southeastern, PA 19398	J					
Account No. xxxxxxxxxxxxxxxx/xxxx5201		Claim against Creative Energy Corporation of VA, listed for information only				553.73
Cox Communications P.O. Box 182819 Columbus, OH 43218-2819	X H				X	
Account No.		Personal loan				17,100.00
David Conniff 108 Ripley Road Williamsburg, VA 23185	J					
Account No.		Speeding infraction incurred				200.00
Department of Motor Vehicles P.O. Box 37135 Washington, DC 20003	H					
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						37,500.39

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxx0001	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	108.10	
Dominion Virginia Power P.O. Box 26543 Richmond, VA 23290-0001								
Account No.	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	48,101.00	
Don Canody Style Installations 25 Laurel Haven Dr. Stafford, VA 22554								
Account No.	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	Unknown	
Eldin Leighton 918 Challedon Rd. Sterling, VA 20166								
Account No.	X	H	Claim against Creative Energy Corporation of VA, listed for information only			X	5,646.52	
Frank and Judy Alt 7005 Best Times Path Columbia, MD 21044								
Account No.		J	Personal loan				35,000.00	
Frank and Judy Alt 7005 Best Times Path Columbia, MD 21044								
Sheet no. <u>4</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	88,855.62

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4055 Ginsberg Supply 213 South Central Ave. Baltimore, MD 21202	X	H Claim against Creative Energy Corporation of VA, personally guaranteed	X			16,135.83
Account No. Google Attn: Google Adwords 1600 Amphitheatre Pkwy. Mountain View, CA 94043	X	H Claim against Creative Energy Corporation of VA, listed for information only			X	0.66
Account No. Hoang Ngo 2724 Rushing Brook Lane Herndon, VA 20171	X	H Claim against Creative Energy Corporation of VA, listed for information only			X	5,000.00
Account No. xxxx-xxxx-xxxx-4195 HSBC Card Services P.O. Box 37281 Baltimore, MD 21297-3281		H MasterCard credit card				3,824.11
Account No. Internal Revenue Service 400 N. 8th Street, Box 76 Stop Room 898 Richmond, VA 23219		J Potential tax consequences from sale of property located in McHenry, MD				Unknown
Sheet no. <u>5</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 24,960.60

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				6,468.00
Kerxton Insurance Agency, Inc. 3922 Pender Dr., Suite 120 Fairfax, VA 22030	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				2,500.00
Kevin Shin Ace Home Improvement 7168 Penny's Town Ct. Annandale, VA 22003	X	H				X	
Account No. CREATIV			Claim against Creative Energy Corporation of VA, listed for information only				470.25
Lightstyles 1261 Claremont Rd. Carlisle, PA 17015	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				13,000.00
Long Hoang 15213 Watergate Rd. Silver Spring, MD 20905	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				147.30
Lowe's Customer Care (CON8) P.O. Box 1111 North Wilkesboro, NC 28656	X	H				X	
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							22,585.55
Subtotal (Total of this page)							

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				1,020.00
McCandlish & Lillard, P.C. Attn: Daniel P. Lyon, Esq. 11350 Random Hills Rd., #500 Fairfax, VA 22030-7429	X	H				X	
Account No. xxxx9694			Claim against Creative Energy Corporation of VA, listed for information only				1,872.70
McKay Chevrolet 3509 University Dr. Fairfax, VA 22030	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				472.94
Merchant Services 7300 Chapman Hwy. Knoxville, TN 37920	X	H				X	
Account No. xx2201			Claim against Creative Energy Corporation of VA, listed for information only				222.00
Miller's Office Supplies 8600 Cinder Bed Rd. Lorton, VA 22079	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				16,332.00
Mr. and Mrs. Heutink 721 South 19th Street Arlington, VA 22202	X	H				X	
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							19,919.64

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				8,200.00
Mr. and Mrs. Jagamanathan 2797 Madison Meadows Lane Oakton, VA 22124	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				6,494.00
Mr. and Mrs. Leppley 4058 Uline Ave. Alexandria, VA 22304	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				Unknown
Mr. and Mrs. Mitchell 4531 N. Henderson Rd. Arlington, VA 22203	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				8,754.00
Mr. and Mrs. Moses 10400 Headly Ct. Fairfax, VA 22032	X	H				X	
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				1,000.00
Mr. and Mrs. Murphy 8924 Colesbury Pl. Fairfax, VA 22031	X	H				X	
Sheet no. <u>8</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							24,448.00

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				
Mr. and Mrs. Robinson 1436 Fisher Mill Ct. Herndon, VA 20170	X	H				X	2,994.00
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				
N.Y. Life, policy #62 729 133 NYLIAC P.O. Box 6916 Cleveland, OH 44101-1916	X	H				X	222.42
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				
One Stop Check 40 FM 1960 Rd. W., #198 Houston, TX 77090	X	H				X	2,100.00
Account No. xxxxxxxx/xxxxxxxxxxxxx5773			Claim against Creative Energy Corporation of VA, listed for information only				
Pitney Bowes 2225 American Dr. Neenah, WI 54956-1005	X	H				X	3,890.72
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				
QualitySmith Corporate Headquarters 106 N. 2nd Ave. Walla Walla, WA 99362	X	H				X	75.00
Sheet no. <u>9</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							9,282.14

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Claim against Creative Energy Corporation of VA, listed for information only				
Robert Smith 11210 Belmont Dr. Fairfax, VA 22030	X	H				X	1,896.00
Account No. x2021			Claim against Creative Energy Corporation of VA, personally guaranteed				
Smitty's Building Supply 11801 Balls Ford Rd. Manassas, VA 20109	X	H		X			5,505.47
Account No. xxxxx0210			Claim against Creative Energy Corporation of VA, listed for information only				
Sprint P.O. Box 4181 Carol Stream, IL 60197-4181	X	H				X	2,039.83
Account No. Qxxxxx/TPA#xx0144			Claim against Creative Energy Corporation of VA, listed for information only				
Sterling Trust Attn: Qualified Plans Dept. 7901 Fish Pond Rd. Waco, TX 76710	X	H				X	804.73
Account No. xx-Qxxxxx-xx8911			Claim against Creative Energy Corporation of VA, listed for information only				
Sterling Trust 7901 Fish Pond Rd. Waco, TX 76710	X	H				X	870.00
Sheet no. 10 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							11,116.03

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Claim against Creative Energy Corporation of VA, listed for information only				Unknown
Steve Gifford Propman Property Management 7201 Timber Lane Falls Church, VA 22042	X H				X	
Account No. xxxxxxxxxxxx9915		Claim against Creative Energy Corporation of VA, personally guaranteed				1,929.52
Stock Building Supply P.O. Box 981084 El Paso, TX 79998-1084	X H		X			
Account No. xxxxxx0442		8/8/07 Claim against Creative Energy Corporation of VA, personally guaranteed				74,498.46
SunTrust Bank 1001 Semmes Ave. Richmond, VA 23224	X H		X			
Account No.		Claim against Creative Energy Corporation of VA, listed for information only				792.82
T.W. Perry c/o TRS Recovery Services 5251 Westheimer Houston, TX 77056	X H				X	
Account No.		Claim against Creative Energy Corporation of VA, listed for information only				2,161.00
TriState Construction Young Park 25A Henry Ford Cir. Waldorf, MD 20602	X H				X	
Sheet no. 11 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						79,381.80

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx5581	X	H	Claim against Creative Energy Corporation of VA, personally guaranteed	X		3,092.03
USAA 9800 Fredericksburg Rd. San Antonio, TX 78288						
Account No. xxxx-xxxx-xxxx-8008		H	MasterCard credit card			15,972.74
USAA Credit Card Service 10750 McDermott Fwy. San Antonio, TX 78288-0570						
Account No. xxxxxxxxx5380	X	H	Claim against Creative Energy Corporation of VA, listed for information only		X	193.64
Verizon P.O. Box 12045 Trenton, NJ 08650-2045						
Account No.	X	H	Claim against Creative Energy Corporation of VA, listed for information only		X	2,852.00
Young's Construction 3527 Frostleaf Ct. Fairfax, VA 22033						
Account No.						
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						22,110.41
						Total (Report on Summary of Schedules)
						462,468.31

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	SunTrust Bank 1001 Semmes Ave. Richmond, VA 23224
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Internal Revenue Service 400 N. 8th Street, Box 76 Stop Room 898 Richmond, VA 23219
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Commonwealth of Virginia Dept. of Taxation Legal Unit, P.O. Box 2156 Richmond, VA 23218
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Allied Building Supply P.O. Box 277525 Atlanta, GA 30384-7525
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Alside Supply 8397 Terminal Rd. Lorton, VA 22079
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Bradco Supply 13 Production Way P.O. Box 67 Avenel, NJ 07001-0067
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Ginsberg Supply 213 South Central Ave. Baltimore, MD 21202
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Smitty's Building Supply 11801 Balls Ford Rd. Manassas, VA 20109
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Stock Building Supply P.O. Box 981084 El Paso, TX 79998-1084

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	USAA 9800 Fredericksburg Rd. San Antonio, TX 78288
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Andrew Mueller 4623 Charlton Ave. Woodbridge, VA 22193
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	County of Fairfax Dept. of Tax Administration P.O. Box 10203 Fairfax, VA 22035-0203
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	E. Phillip Gentry 4319 Marigold Ct. Woodbridge, VA 22192
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	ADT Security Services P.O. Box 371967 Pittsburgh, PA 15250-7967
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Alan I. Rubin 9505 Reisterstown Rd. Owings Mills, MD 21117
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Cavalier Business P.O. Box 9001111 Louisville, KY 40290-1111
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Cox Communications P.O. Box 182819 Columbus, OH 43218-2819
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Dominion Virginia Power P.O. Box 26543 Richmond, VA 23290-0001
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Don Canody Style Installations 25 Laurel Haven Dr. Stafford, VA 22554

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Eldin Leighton 918 Challedon Rd. Sterling, VA 20166
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Frank and Judy Alt 7005 Best Times Path Columbia, MD 21044
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Google Attn: Google Adwords 1600 Amphitheatre Pkwy. Mountain View, CA 94043
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Hoang Ngo 2724 Rushing Brook Lane Herndon, VA 20171
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Kerxton Insurance Agency, Inc. 3922 Pender Dr., Suite 120 Fairfax, VA 22030
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Kevin Shin Ace Home Improvement 7168 Penny's Town Ct. Annandale, VA 22003
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Lightstyles 1261 Claremont Rd. Carlisle, PA 17015
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Long Hoang 15213 Watergate Rd. Silver Spring, MD 20905
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Lowe's Customer Care (CON8) P.O. Box 1111 North Wilkesboro, NC 28656
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	McCandlish & Lillard, P.C. Attn: Daniel P. Lyon, Esq. 11350 Random Hills Rd., #500 Fairfax, VA 22030-7429

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	McKay Chevrolet 3509 University Dr. Fairfax, VA 22030
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Merchant Services 7300 Chapman Hwy. Knoxville, TN 37920
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Miller's Office Supplies 8600 Cinder Bed Rd. Lorton, VA 22079
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Heutink 721 South 19th Street Arlington, VA 22202
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Jagamanathan 2797 Madison Meadows Lane Oakton, VA 22124
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Leppley 4058 Uline Ave. Alexandria, VA 22304
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Mitchell 4531 N. Henderson Rd. Arlington, VA 22203
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Moses 10400 Headly Ct. Fairfax, VA 22032
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Murphy 8924 Colesbury Pl. Fairfax, VA 22031
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	N.Y. Life, policy #62 729 133 NYLIAC P.O. Box 6916 Cleveland, OH 44101-1916

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	One Stop Check 40 FM 1960 Rd. W., #198 Houston, TX 77090
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Pitney Bowes 2225 American Dr. Neenah, WI 54956-1005
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	QualitySmith Corporate Headquarters 106 N. 2nd Ave. Walla Walla, WA 99362
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Sprint P.O. Box 4181 Carol Stream, IL 60197-4181
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Sterling Trust Attn: Qualified Plans Dept. 7901 Fish Pond Rd. Waco, TX 76710
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Sterling Trust 7901 Fish Pond Rd. Waco, TX 76710
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Steve Gifford Propman Property Management 7201 Timber Lane Falls Church, VA 22042
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	T.W. Perry c/o TRS Recovery Services 5251 Westheimer Houston, TX 77056
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	TriState Construction Young Park 25A Henry Ford Cir. Waldorf, MD 20602
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Verizon P.O. Box 12045 Trenton, NJ 08650-2045

In re Phillip Crawford Conniff,
Elizabeth Ellen Conniff

Case No. 09-14659

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Young's Construction 3527 Frostleaf Ct. Fairfax, VA 22033
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Mr. and Mrs. Robinson 1436 Fisher Mill Ct. Herndon, VA 20170
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Craig Burnett 7627 Fullerton Rd. Suite A2 Springfield, VA 22153
Creative Energy Corporation of VA 12400 Willow Falls Dr. Herndon, VA 20170	Robert Smith 11210 Belmont Dr. Fairfax, VA 22030

In re Phillip Crawford Conniff
Elizabeth Ellen Conniff

Case No. 09-14659

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Daughter Daughter	4 6
Employment:	DEBTOR	SPOUSE
Occupation	Unemployed	Unemployed
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 0.00	\$ 0.00
---------	---------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
 b. Insurance
 c. Union dues
 d. Other (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 0.00
---------	---------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 0.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
 8. Income from real property
 9. Interest and dividends
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
 11. Social security or government assistance
 (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): NOVA Exteriors (\$16,000 total during past 6 months)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 2,666.67	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,666.67	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,666.67	\$ 0.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 2,666.67	
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(Report also on Summary of Schedules and, if applicable, on
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is beginning a new job on July 1, 2009 and expects to earn a salary of approximately \$60,000/year

a. Average monthly income from Line 15 of Schedule I	\$	<u>2,666.67</u>
b. Average monthly expenses from Line 18 above	\$	<u>7,220.12</u>
c. Monthly net income (a. minus b.)	\$	<u>-4,553.45</u>

In re
Phillip Crawford Conniff
Elizabeth Ellen Conniff

Debtor(s)

Case No. 09-14659

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable	\$	87.08
Internet	\$	33.05
Total Other Utility Expenditures	\$	120.13

**United States Bankruptcy Court
Eastern District of Virginia**

In re Phillip Crawford Conniff
Elizabeth Ellen Conniff

Debtor(s)

Case No. 09-14659
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 30, 2009

Signature /s/ Phillip Crawford Conniff
Phillip Crawford Conniff
Debtor

Date June 30, 2009

Signature /s/ Elizabeth Ellen Conniff
Elizabeth Ellen Conniff
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of Virginia

In re Phillip Crawford Conniff
Elizabeth Ellen Conniff

Debtor(s)

Case No. 09-14659
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,000.00	2009 ytd - Nova Exteriors
\$4,000.00	2008 - NOVA Exteriors (\$4,000)
\$0.00	2007 - no income earned

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$145,000.00

SOURCE
Sale proceeds from investment property located in McHenry, MD during May 2008

3. Payments to creditors

None
☒

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One Bank, N.A. v. Phillip C. Conniff, Case No. GV09011135-00	Warrant in Debt	Henrico County General District Court	Pending
Commonwealth of Virginia v. Phillip C. Conniff	Criminal	Fairfax County General District Court	pending

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Allen Credit and Debt Counseling Agency	6/7/09 (Husband); 6/8/09 (Wife); 12/8/08 (Husband)	June 2009 - \$75 total for 2 credit counseling courses December 2008 - \$50 for 1 credit counseling course
Tyler, Bartl, Gorman & Ramsdell, P.L.C. 700 S. Washington St., Suite 216 Alexandria, VA 22314-3349	12/30/08	\$3,000, plus \$320 in applicable filing fees

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unknown Unknown buyer	May 22, 2008	Sold lake property located at 1855 marsh Hill Rd., McHenry, MD 21541 for \$880,000. Property was subject to liens int he amount of \$665,326.77 - tax consequences still to be determined.

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtors' children 12400 Willow Falls Dr. Herndon, VA 20170	Debtors have mutual possession of, and control over, miscellaneous personal belongings of their children, with whom they reside	Debtors' residence

15. Prior address of debtor

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Creative Energy Corporation of VA Inc.	54-1723342	12400 Willow Falls Dr. Herndon, VA 20170	Home construction	1994-December 2008

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTORDATE AND PURPOSE
OF WITHDRAWALAMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 30, 2009

Signature /s/ Phillip Crawford Conniff
 Phillip Crawford Conniff
 Debtor

Date June 30, 2009

Signature /s/ Elizabeth Ellen Conniff
 Elizabeth Ellen Conniff
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court

Eastern District of Virginia

In re Phillip Crawford Conniff
Elizabeth Ellen Conniff

Debtor(s)

Case No. 09-14659
 Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Colvin Hunt HOA	Describe Property Securing Debt: Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170
Property will be (check one): <div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained </div>	
If retaining the property, I intend to (check at least one): <div style="display: flex; flex-direction: column;"> <div><input type="checkbox"/> Redeem the property</div> <div><input type="checkbox"/> Reaffirm the debt</div> <div><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</div> </div>	
Property is (check one): <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt </div>	

Property No. 2	
Creditor's Name: Suntrust Bank	Describe Property Securing Debt: Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170
Property will be (check one): <div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained </div>	
If retaining the property, I intend to (check at least one): <div style="display: flex; flex-direction: column;"> <div><input type="checkbox"/> Redeem the property</div> <div><input type="checkbox"/> Reaffirm the debt</div> <div><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</div> </div>	
Property is (check one): <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt </div>	

Property No. 3	
Creditor's Name: Suntrust Mortgage	Describe Property Securing Debt: Single family house located at 12400 Willow Falls Dr., Herndon, VA 20170
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 30, 2009

Signature /s/ Phillip Crawford Conniff
 Phillip Crawford Conniff
 Debtor

Date June 30, 2009

Signature /s/ Elizabeth Ellen Conniff
 Elizabeth Ellen Conniff
 Joint Debtor

In re Phillip Crawford Conniff
Elizabeth Ellen Conniff
 Debtor(s)
 Case Number: 09-14659
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
☒ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 20px;"> <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed; </div> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on ____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	\$																
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 35%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary business expenses	\$	\$																	
c.	Business income	Subtract Line b from Line a																		
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 35%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary operating expenses	\$	\$																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	Interest, dividends, and royalties.		\$	\$																
7	Pension and retirement income.		\$	\$																
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$	\$																
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: center;">Debtor \$</td> <td style="width: 30%; text-align: center;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$																		
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 35%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> Total and enter on Line 10				Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$	\$				
		Debtor	Spouse																	
a.		\$	\$																	
b.		\$	\$																	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	\$																

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$
Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)														
16	Enter the amount from Line 12.	\$												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	\$												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	d.		\$	
a.		\$												
b.		\$												
c.		\$												
d.		\$												
	Total and enter on Line 17	\$												
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$																								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 35%;">Allowance per member</td> <td style="width: 20%;"></td> <td style="width: 5%;">a2.</td> <td style="width: 35%;">Allowance per member</td> <td style="width: 20%;"></td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td></td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal		\$
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>	\$									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									

27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34.</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$									

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$															
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$															
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$															
Subpart C: Deductions for Debt Payment																	
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;"></td> <td style="width: 30%;">Name of Creditor</td> <td style="width: 30%;">Property Securing the Debt</td> <td style="width: 15%;">Average Monthly Payment</td> <td style="width: 20%;">Does payment include taxes or insurance?</td> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </table>			Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
			Total: Add Lines														
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;"></td> <td style="width: 30%;">Name of Creditor</td> <td style="width: 30%;">Property Securing the Debt</td> <td style="width: 35%;">1/60th of the Cure Amount</td> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$				Total: Add Lines	\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
			Total: Add Lines														
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$															
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </table>		a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$															
Subpart D: Total Deductions from Income																	
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$															
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION																	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$															
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$															
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$															
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$															

52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).
53	Enter the amount of your total non-priority unsecured debt \$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. \$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	d.	\$
	Total: Add Lines a, b, c, and d	\$

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> Date: <u>June 30, 2009</u> </div> <div style="width: 45%;"> Signature: <u>/s/ Phillip Crawford Conniff</u> Phillip Crawford Conniff (Debtor) </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> Date: <u>June 30, 2009</u> </div> <div style="width: 45%;"> Signature: <u>/s/ Elizabeth Ellen Conniff</u> Elizabeth Ellen Conniff (Joint Debtor, if any) </div> </div>	
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